

**Information to identify the case:**

Debtor 1	<u>James W Bills Sr</u>	Social Security number or ITIN	xxx-xx-8117
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Grace Ann Bills</u>	Social Security number or ITIN	xxx-xx-2397
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 11-42179-MBK			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

James W Bills Sr

Grace Ann Bills

4/28/17

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 James W Bills, Sr  
 Grace Ann Bills  
 Debtors

Case No. 11-42179-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 3180W

Page 1 of 3  
 Total Noticed: 70

Date Rcvd: Apr 28, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 30, 2017.

db/jdb  
 lm  
 512508644 +James W Bills, Sr, Grace Ann Bills, 67 Pleasant Place, Oceanport, NJ 07757-1112  
 512508645 Capital One, N.A., P3901 N. Dalls Parkway, Plano, TX 75093  
 512508647 AES/Fed Loan Servicing, PO Box 69184, Harrisburg, PA 17106-9184  
 512508648 +Aetna, C/O R.M.S., 77 Hartland St. Ste 401 POBox 280431, East Hartford, CT 06128-0431  
 512508649 +Allied Fire And Safety Equipment Co., In, 517 Green Grove Rd, Neptune, NJ 07753-3517  
 512508648 Ally Financial, PO Box 7380901, Bloomington, MN 55438-0901  
 512508649 American Express, C/O Law Office Of Michell N. Kay, P.C., PO Box 9006,  
 Smithtown, NY 11787-9006  
 512508654 +Bank Of America, C/O Creditor Financial Group, LLC, PO Box 440290, Aurora, CO 80044-1500  
 512508653 +Bank Of America, C/O Mercantile Adjustment Bureau, LLC, PO Box 9016,  
 Williamsville, NY 14231-9016  
 512508655 Blockbuster, C/O National Action Financial Services, PO Box 9027,  
 Williamsville, NY 14231-9027  
 512508657 +Capital One Bank, C/O Law Office Of Harrison Ross Byck,, 229 Plaza Blvd Ste 112,  
 Morrisville, PA 19067-7601  
 512508656 +Capital One Bank, C/O McCabe, Weisberg & Conway, 216 Haddon Avenue Ste 303,  
 Westmont, NJ 08108-2811  
 514710190 +Capital One, N.A., P.O. Box 17000, Baltimore, Maryland 21297-1000  
 512508658 +Central Jersey Bank, N.A., C/O McLaughlin, Gelson, D'Apolito & Etc,  
 1305 Campus Parkway, Ste 200, Wall, NJ 07753-6813  
 512823272 Dept. of Education, FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184  
 512508660 +Discover, C/O Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020  
 512508662 +Emergency Medical Associates, PO Box 717, Livingston, NJ 07039-0717  
 512508665 +Emergency Medical Associates, PO Box 717, Livingston, NJ 07039-0717  
 512508663 +Emergency Medical Associates, C/O B & B Collections, Inc., PO Box 2137,  
 Toms River, NJ 08754-2137  
 512508666 +FIA Card Services, C/O Lyons, Doughty & Veldhuis, P.C., 136 Gaither Drive Ste 100,  
 Mt. Laurel, NJ 08054-1725  
 512508667 GAP-- GE Money Bank, C/O Eichenbaum & Stylianou, LLC, 10 Forest Avnue Ste 300 PO Box 914,  
 Paramus, NJ 07653-0914  
 512508668 +Grace Ann Properties, LLC, 67 Pleasant Place, Oceanport, NJ 07757-1112  
 512570033 HOUSEHOLD FINANCE CORPORATION III, P O BOX 10490, VIRGINIA BEACH, VA 23450  
 512508671 +Home Depot - Citibank (South Dakota), NA, C/O Northland Group Inc., PO Box 390905,  
 Minneapolis, MN 55439-0905  
 512508675 +Kluaber & Kluaber LLP, 1500 Allaire Avnue Ste 101, Ocean, NJ 07712-7603  
 512508676 +Livingston Becke Associates, C/O Escandon & Fernicola, 313 Corlies Ave.,  
 Allenhurst, NJ 07711-1046  
 512811994 +Midland Credit Management, Inc., 2365 Northside Dr, Suite 300, San Diego, CA 92108-2709  
 512508680 +Monmouth Medical Center, C/OSchachter Portnoy LLC, 3490 US Route 1,  
 Princeton, NJ 08540-5920  
 512508679 +Monmouth Medical Center, C/O Keystone Financial Services, PO Box 730,  
 Allenwood, NJ 08720-0730  
 512508682 National City, PO Box 856011, Louisville, KY 40285-6011  
 512508681 National City, PO Box 856177, Louisville, KY 40285-6177  
 512508684 +Omni Credit Services Of Florida, C/O Omni Credit Services, PO Box 23381,  
 Tampa Bay, FL 33623-3381  
 512508686 Pearl Street Gym, C/O ASF International, Dept. #291, Denver, CO 80281-0291  
 512508687 +Pitney Bowes Inc., C/O Credit Management Corporation, P.O. Box 1396,  
 Madison, CT 06443-1396  
 512508688 +Sovereign Bank, C/O FirstStates Financial Services Corp., P.O. Box 5827,  
 Reading, PA 19610-5827  
 512539520 +Specialized Loan Servicing, c/o McCalla Raymer, LLC, Bankruptcy Department,  
 1544 Old Alabama Road, Roswell, GA 30076-2102  
 512508690 Standard Roofings, Inc., C/O Ronald Bernnardo, Esq., 332 Rt.9S, Forked River, NJ 08731  
 512508696 +Yellow Book Mid-Atlantic, C/O Slater, Tenaglia, Fritz & Hunt P.A., 301 3rd St.,  
 Ocean City, NJ 08226-4007

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 28 2017 23:54:53 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Apr 28 2017 23:54:47 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 512508646 +E-mail/Text: sternback@heitnerbreitstein.com Apr 28 2017 23:54:45 Allied Building Products,  
 C/O Heitner & Breitstein, 28 North Main St., Marlboro, NJ 07746-1429  
 512621603 +EDI: GMACFS.COM Apr 28 2017 23:33:00 Ally Financial Inc. f/k/a GMAC Inc., P O Box 130424,  
 Roseville, MN 55113-0004  
 512508650 +E-mail/Text: egssupportservices@egscorp.com Apr 28 2017 23:55:05 American Express,  
 C/O NCO Financial Systems Inc., 507 Prudential Road, Horsham, PA 19044-2308  
 512726844 EDI: BECKLEE.COM Apr 28 2017 23:33:00 American Express Centurion Bank,  
 c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
 512508651 +EDI: LTDFINANCIAL.COM Apr 28 2017 23:34:00 Banana Republic- GE Money Bank,  
 C/O LTD Financial Services, 7322 Southwest Freeway Ste1600, Houston, TX 77074-2134

District/off: 0312-3

User: admin  
Form ID: 3180W

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Total Noticed: 70

Date Rcvd: Apr 28, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

512508652 +EDI: BANKAMER.COM Apr 28 2017 23:33:00 Bank Of America, C/O FIA Card Services,  
1000 Samoset Drive, Newark, DE 19713-6000  
512512184 EDI: RESURGENT.COM Apr 28 2017 23:33:00 CR Evergreen, LLC, MS 550, PO Box 91121,  
Seattle, WA 98111-9221  
515921646 +EDI: AISACG.COM Apr 28 2017 23:33:00 Capital One N. A., c/o Ascension Capital Group,  
P.O. Box 165028, Irving, TX 75016-5028  
512508659 +EDI: CHASE.COM Apr 28 2017 23:33:00 Chase Bank USA, C/O Brad D. Layton,  
900 US Highway 9 North Ste 401, Woodbridge, NJ 07095-1003  
512508661 E-mail/Text: BKRMailOps@weltman.com Apr 28 2017 23:54:57 Discover Bank,  
C/O Weltman, Weinberg & Reis Co., LPA, 175 South 3rd St. Ste 900, Columbus, OH 43215-5166  
512508669 +EDI: HFC.COM Apr 28 2017 23:33:00 HFC, PO Box 10490, Virginia Beach, VA 23450-0490  
512508670 E-mail/Text: bankruptcy@proconsrv.com Apr 28 2017 23:54:43 Home Depot,  
C/O Pro Consulting Services, Inc., PO Box 66768, Houston, TX 77266-6768  
512508673 EDI: IRS.COM Apr 28 2017 23:33:00 Internal Revenue Service, PO Box 21126,  
Philadelphia, PA 19114-0326  
512508672 +E-mail/Text: rmbncreports@supermedia.com Apr 28 2017 23:54:55 Idearc Media LLC,  
PO Box 619810, DFW Airport, TX 75261-9810  
515232041 +EDI: RMSC.COM Apr 28 2017 23:33:00 Landmark Asset Receivables Mgt. LLC,  
c/o Green Tree Servicing LLC, 7340 S. Kyrene Rd, Recovery Dept T120,  
Tempe, AZ 85283-4573  
515232042 +EDI: RMSC.COM Apr 28 2017 23:33:00 Landmark Asset Receivables Mgt. LLC,  
c/o Green Tree Servicing LLC, 7340 S. Kyrene Rd, Recovery Dept T120, Tempe, AZ 85283,  
Landmark Asset Receivables Mgt. LLC 85283-4573  
512508677 E-mail/Text: bankruptcydepartment@tsico.com Apr 28 2017 23:55:44 Macy's- Citi Bank,  
C/O NCO Financial Systems, P.O. Box 15889, Wilmington, DE 19850-5889  
512508678 EDI: MID8.COM Apr 28 2017 23:33:00 Midland Credit Management, Inc., PO Box 60578,  
Los Angeles, CA 90060-0578  
512508683 +E-mail/Text: bankruptcydepartment@tsico.com Apr 28 2017 23:55:44 NCO Financial Systems,  
PO Box 15456, Wilmington, DE 19850-5456  
513156525 EDI: PRA.COM Apr 28 2017 23:33:00 Portfolio Recovery Associates, LLC, POB 41067,  
Norfolk VA 23541  
512561720 EDI: PRA.COM Apr 28 2017 23:33:00 Portfolio Recovery Associates, LLC, c/o Bank Of America,  
PO Box 41067, Norfolk VA 23541  
512561722 EDI: PRA.COM Apr 28 2017 23:33:00 Portfolio Recovery Associates, LLC, c/o The Gap,  
PO Box 41067, Norfolk VA 23541  
512561719 EDI: PRA.COM Apr 28 2017 23:33:00 Portfolio Recovery Associates, LLC, c/o The Home Depot,  
PO Box 41067, Norfolk VA 23541  
512566869 E-mail/Text: rmbncreports@supermedia.com Apr 28 2017 23:54:55 Super Media,  
formerly Idearc Media, 5601 Executive Drive, Irving, TX 75038  
512508689 EDI: NEXTEL.COM Apr 28 2017 23:33:00 Sprint, C/O Afni, PO Box 3517,  
Bloomington, IL 61702-3517  
512508692 E-mail/Text: gkern@randallandrichards.com Apr 28 2017 23:55:23 The Andersen Group,  
3409 North Hullen Street Ste 200, Metairie, LA 70002  
512508691 EDI: LEADINGEDGE.COM Apr 28 2017 23:33:00 Target National Bank,  
C/O Leading Edge Recovery Solutions, PO Box 129, Linden, MI 48451-0129  
512508693 +EDI: VERIZONEAST.COM Apr 28 2017 23:34:00 Verizon New Jersey, 500 Technology Dr.,  
Weldon Spring, MO 63304-2225  
512508694 EDI: WFNNB.COM Apr 28 2017 23:33:00 Victorias Secret,  
C/O World Financial Network National Ban, PO Box 182273, Columbus, OH 43218-2273  
512508695 EDI: WFFC.COM Apr 28 2017 23:33:00 Wells Fargo, PO Box 98784, Las Vegas, NY 89193-8784  
TOTAL: 32

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Capital One, N.A.  
cr\* +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709  
512508664\* +Emergency Medical Associates, C/O B&B Collections, Inc., PO Box 2137,  
Toms River, NJ 08754-2137  
512838942 ###Capital One, N.A., 3901 N. Dallas Parkway, Plano, TX 75093-7864  
512508674 ###+James Bills & Sons, Inc., 167 Newman Spring Rd, Shrewsbury, NJ 07702-4011  
512508685 ###+Paragon Way, Inc., PO Box 160758, Austin, TX 78716-0758

TOTALS: 1, \* 2, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

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User: admin  
Form ID: 3180W

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 30, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 28, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Alexandra T. Garcia on behalf of Loss Mitigation Capital One, N.A. NJECFMAIL@mw-c-law.com  
Alexandra T. Garcia on behalf of Creditor Capital One, N.A. NJECFMAIL@mw-c-law.com  
Denise E. Carlon on behalf of Creditor Capital One, N.A. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Eugene D. Roth on behalf of Debtor James W Bills, Sr erothesq@gmail.com  
Eugene D. Roth on behalf of Joint Debtor Grace Ann Bills erothesq@gmail.com  
Joshua I. Goldman on behalf of Creditor Capital One, N.A. jgoldman@kmlawgroup.com,  
bkgroup@kmlawgroup.com

TOTAL: 9